PENSIONS IRELAND

# PAYE and practice pension review

Separate income sources, contributions and relief already received

Use after the explanation. Keep completed worksheets and personal identifiers private. This document does not confirm eligibility, tax relief, benefit awards or personal suitability.

## 1. Confirm the income and pension routes

- ☐ Tax year / age in year: _____.
- ☐ Pensionable employment remuneration / scheme: _____.
- ☐ Separate net relevant practice earnings / confirmed by: _____.
- ☐ Company employer payments (record separately): _____.

## 2. Apply the shared personal earnings ceiling

- ☐ Pensionable employment earnings considered first: _____.
- ☐ Remaining earnings ceiling for practice income: _____.
- ☐ Relevant age percentage / benefit restrictions checked: _____.
- ☐ Main-scheme contributions and AVCs already paid: _____.
- ☐ Practice personal contributions already paid: _____.

## 3. Reconcile the claim before any top-up

- ☐ Payroll relief already received / return claims: _____.
- ☐ Actual payment date / receipt / intended relief year: _____.
- ☐ Unresolved status, income or administrator questions: _____.

## 4. Keep the wider decision separate

- ☐ Affordable amount after tax and practice commitments: _____.
- ☐ Charges / risk / access terms / next review: _____.

Illustrative age-45 case: EUR115,000 less EUR80,000 pensionable employment earnings leaves EUR35,000 for the practice earnings base. 25% is EUR8,750; less EUR2,000 already paid leaves EUR6,750, subject to the stated assumptions. Not using possible AVC capacity does not transfer the earnings allocation. The generic tool does not automatically allocate the shared ceiling across sources or calculate company deductions.

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Guide: pensions-ireland.ie/paye-self-employed-pension-tax-relief/

Tool: pensions-ireland.ie/pension-tax-relief/